

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

	Case No. 05-75540
Jeffrey Howard	xxx-xx-6012
Deborah Howard	xxx-xx-7870
Debtor(s)	:
	Proceedings under Chapter 13

CHAPTER 13 PLAN

1. Such portions of the future earnings and other income of the debtor(s), or property of the debtor(s), as is necessary for the execution of the Plan, will be submitted to the control of the Trustee. The debtor(s) will pay to the Trustee the sum of **\$1,500.00 monthly** for approximately **36** months.
2. From these funds so received, the Trustee will first make payment of administrative expenses and attorney fees and then the payments required by 11 U.S.C. §1326 and any claim entitled to priority under 11 U.S.C. §507, pro rata with secured claims.
3. Secured creditors will retain their liens and will be paid in full to the extent to the value of their collateral, which is property of the estate pursuant to Section 506, and to the extent that their claims are in excess of the collateral value, they will be treated as unsecured. Rejecting secured creditors will be allowed a discount factor of 7% or the contract rate, whichever is lower, or as otherwise stipulated. Creditors holding security other than consensual mortgage liens who fail to file a Proof of Claim within the time set forth in Rule of Bankruptcy Procedure 3002(c) shall cancel their lien of record at the time of the debtor's(s') discharge.
4. All unsecured claims will be paid **11** percent.
5. The following co-signed claims will be paid 100% of their claim and the contract rate of interest with the secured creditors:
None
6. The following executory contracts of the debtor(s) are rejected:
None
7. The following creditors shall be paid directly by the debtor(s) with arrears and/or other fees, if any, to be paid inside the plan:
None
8. The following creditors shall be paid their regular monthly installment payment conducted through the Trustee beginning with the first payment due after filing of the

Petition and arrears and/or other fees, if any, which exist at the time of filing inside the plan over a reasonable period of time. The Trustee shall be notified of any escrow analysis or other adjustments to the regular monthly payments:

Countrywide Home Loans \$920.44/mo. 2 mo. in arrears

9. Title to the debtor's(s') property shall vest in the debtor(s) upon confirmation of the plan.
10. Other provisions: **Upon demand, any security deposits required for utilities shall be paid through the Chapter 13 plan as an administrative priority claim. The second mortgage with Countrywide Home Loans shall be paid as unsecured.**

/s/ Jeffrey Howard

Jeffrey Howard, Debtor

/s/ Deborah Howard

Deborah Howard, Joint Debtor